

WHAT IS CLAIMED IS:

1. A method of performing financial processing in one or more computers, comprising:
 - (a) selecting accounts, amounts and rates from a database through a selector function, wherein the selector function uses selection criteria specified by rules to select the accounts, amounts and rates from the database; and
 - (b) performing one or more Net Present Value (NPV) and Future Value (FV) calculations on the selected accounts using the selected amounts and rates, wherein results from the NPV and FV calculations are integrated to provide a Life-Time Value (LTV) of one or more customers.
2. The method of claim 1, wherein the NPV is a net present profitability value.
- 15 3. The method of claim 1, wherein the FV is a possible future profitability value.
4. The method of claim 1, wherein the accounts comprise current profitability values of accounts for the customers.
- 20 5. The method of claim 1, wherein the amounts comprise forecast amounts.
6. The method of claim 1, wherein the rates comprise attrition rates.
- 25 7. The method of claim 1, wherein the rates comprise propensity rates.
8. The method of claim 1, wherein the NPV and FV calculations are based on the rules.
- 30 9. The method of claim 1, wherein the selector function groups the selection criteria, so that the grouped selection criteria are processed in parallel.

10. The method of claim 9, wherein the grouped selection criteria are processed independently.

5 11. The method of claim 9, wherein the grouped selection criteria comprise similar selection criteria.

10 12. The method of claim 1, wherein the selector function generates statements that are executed by a database management system to perform the selection of the accounts, amounts and rates.

15 13. The method of claim 12, wherein the statements are generated from one or more object-oriented parameterized templates.

15 14. The method of claim 12, wherein the statements are optimized so that the statements are executed in parallel by the database management system.

15 15. The method of claim 12, wherein the statements include one or more macros.

20 16. A system for performing financial processing, comprising:
one or more computers;
logic, performed by the computers, for:
(a) selecting accounts, amounts and rates from a database through a
25 selector function, wherein the selector function uses selection criteria specified by rules to select the accounts, amounts and rates from the database; and
(b) performing one or more Net Present Value (NPV) and Future Value (FV) calculations on the selected accounts using the selected amounts and rates, wherein results from the NPV and FV calculations are integrated to provide a
30 Life-Time Value (LTV) of one or more customers.

17. The system of claim 16, wherein the NPV is a net present profitability value.

18. The system of claim 16, wherein the FV is a possible future profitability value.

5 19. The system of claim 16, wherein the accounts comprise current profitability values of accounts for the customers.

10 20. The system of claim 16, wherein the amounts comprise forecast amounts.

21. The system of claim 16, wherein the rates comprise attrition rates.

15 22. The system of claim 16, wherein the rates comprise propensity rates.

23. The system of claim 16, wherein the NPV and FV calculations are based on the rules.

20 24. The system of claim 16, wherein the selector function groups the selection criteria, so that the grouped selection criteria are processed in parallel.

25. The system of claim 24, wherein the grouped selection criteria are processed independently.

25 26. The system of claim 24, wherein the grouped selection criteria comprise similar selection criteria.

30 27. The system of claim 16, wherein the selector function generates statements that are executed by a database management system to perform the selection of the accounts, amounts and rates.

28. The system of claim 27, wherein the statements are generated from one or more object-oriented parameterized templates.

29. The system of claim 27, wherein the statements are optimized so that the 5 statements are executed in parallel by the database management system.

30. The system of claim 27, wherein the statements include one or more macros.

10 31. An article of manufacture embodying logic for performing financial processing in one or more computers, the logic comprising:

(a) selecting accounts, amounts and rates from a database through a selector function, wherein the selector function uses selection criteria specified by rules to select the accounts, amounts and rates from the database; and

15 (b) performing one or more Net Present Value (NPV) and Future Value (FV) calculations on the selected accounts using the selected amounts and rates, wherein results from the NPV and FV calculations are integrated to provide a Life-Time Value (LTV) of one or more customers.

20 32. The article of claim 31, wherein the NPV is a net present profitability value.

25 33. The article of claim 31, wherein the FV is a possible future profitability value.

34. The article of claim 31, wherein the accounts comprise current profitability values of accounts for the customers.

30 35. The article of claim 31, wherein the amounts comprise forecast amounts.

36. The article of claim 31, wherein the rates comprise attrition rates.

37. The article of claim 31, wherein the rates comprise propensity rates.

38. The article of claim 31, wherein the NPV and FV calculations are based
5 on the rules.

39. The article of claim 31, wherein the selector function groups the selection criteria, so that the grouped selection criteria are processed in parallel.

10 40. The article of claim 39, wherein the grouped selection criteria are processed independently.

41. The article of claim 39, wherein the grouped selection criteria comprise similar selection criteria.

15 42. The article of claim 31, wherein the selector function generates statements that are executed by a database management system to perform the selection of the accounts, amounts and rates.

20 43. The article of claim 42, wherein the statements are generated from one or more object-oriented parameterized templates.

44. The article of claim 42, wherein the statements are optimized so that the statements are executed in parallel by the database management system.

25 45. The article of claim 42, wherein the statements include one or more macros.